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PATENT
Customer No. 22,852
Attorney Docket No. 8729.0007-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Yiannis Tsiounis, et al.

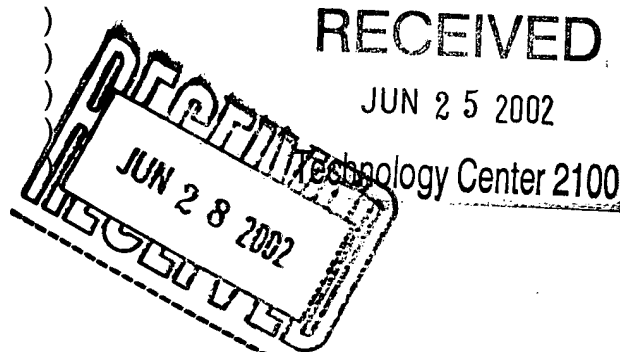
Application No.: 09/780,031

Filed: February 9, 2001

For: METHODS AND SYSTEMS FOR
MAKING SECURE ELECTRONIC
PAYMENTS

Commissioner for Patents
Washington, DC 20231

) Group Art Unit: 2167
) Examiner: Not Yet Assigned



Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. To the best of our knowledge, this Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Copies of the listed documents are attached.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine

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that the cited documents do not constitute "prior art" under United States law,
Applicants reserve the right to present to the office the relevant facts and law regarding
the appropriate status of such documents.

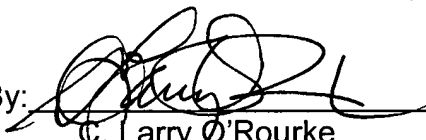
Applicants further reserve the right to take appropriate action to establish the
patentability of the disclosed invention over the listed documents, should one or more of
the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please
charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: June 20, 2002

By: 
C. Larry O'Rourke
Reg. No. 26,014

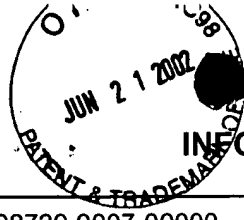
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INFORMATION DISCLOSURE CITATION

OMB No. 0651-0011

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|------------------|--------------------------|------------|------------|
| Atty. Docket No. | 08729.0007-00000 | Appln. No. | 09/780,031 |
| Applicants | Yiannis Tsiounis, et al. | | |
| Filing Date | February 9, 2001 | Group: | 2167 |

| Examiner Initial* | Document Number | Issue Date | Name | Class | Sub Class | Filing Date If Appropriate |
|-------------------|-----------------|------------|------------------|-------|-----------|----------------------------|
| | 5,883,810 | 03/16/99 | Franklin, et al. | | | |
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| Examiner Initial* | Document Number | Publication Date | Country | Class | Sub Class | Translation Yes or No |
|-------------------|-----------------|------------------|----------------|-------|-----------|-----------------------|
| | GB 2 333 878 A | 06/04/99 | United Kingdom | | | |
| | WO 95/16971 | 06/22/95 | PCT | | | |
| | WO 97/12344 | 04/03/97 | PCT | | | |
| | WO 99/07121 | 02/11/99 | PCT | | | |
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| OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.) | |
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|---|---|
| Examiner | Date Considered |
| *Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. | |
| Form PTO 1449 | Patent and Trademark Office - U.S. Department of Commerce |